# Amy B. Lovell Attorney at Law 45 Fremont Street, 27<sup>th</sup> Floor San Francisco, California 94105

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August 20, 2008

New Hampshire Bank Commissioner 64B Old Suncook Road Concord NH 03301-7317

New Hampshire Attorney General 33 Capitol Street Concord, NH 03301

Subject: Notification of Possible Information Compromise

Ladies and Gentlemen:

On behalf of First State Bank of Pinedale, the main office of which is at 61 East Pine Street, Pinedale, Wyoming 82941, I am notifying you of a possible information compromise affecting residents of New Hampshire.

On July 30, 2008, a back-up computer tape containing name, account numbers and Social Security numbers of four (4) residents of New Hampshire was lost in transit. We have no reason to believe that the data on the tape have been accessed, and since specialized equipment is required to read the tape, we believe that the risk of misuse is low. Nevertheless, we are notifying the affected individuals and providing them with free credit monitoring for a year.

Sincerely,

Amy B. Lovell

any lovely

August 18, 2008

<Name>

<Address>

<Address>

#### Important Information from First State Bank of Pinedale

Dear Customer:

At First State Bank of Pinedale we value the relationship we have with you and the trust you have in us. Regretfully, we have learned that a bag containing a data tape, which had information about you and your First State Bank of Pinedale account(s) on it, was lost while being transported between processing sites. The tape included your name, address, Social Security number and information, including account numbers, about your current First State Bank of Pinedale accounts and any First State Bank of Pinedale accounts you have closed since June 2005.

As soon as we learned that the bag did not arrive at its destination, we immediately contacted law enforcement and began our own thorough investigation. Because we believe the lost bag may have been discarded and because special equipment is needed to retrieve the tape's contents, it is highly unlikely that your information will be misused. Nevertheless, we continue to work with the authorities to locate the bag and tape.

At this time there is no indication that your information has been misused, but we encourage you to take the steps outlined in this letter and enclosed information sheet to reduce any potential risk to you.

To further protect you, we have arranged for a free one-year membership to Identity Guard® CreditProtectX3<sup>SM</sup>. This service monitors your credit files at all three of the national credit reporting agencies and notifies you of certain suspicious activities that could indicate potential identity theft. Please be aware that if you want this service you must take one of these steps below to enroll. By law we cannot enroll for you. At the end of your free, one-year membership, your subscription will be canceled and you will not be billed.

To sign up for this service at no cost to you, please take one of the following actions by September 30, 2008:

Visit www.identityguard.com/alert or

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Call 1-866-271-9434

You will need to provide the following verification code when you enroll: <code>

(Note: this code is complex to safeguard your identity; it must be entered or provided exactly as shown, without spaces).

If you have any questions, please call (866) 390-3921. Phone Bankers are available to assist you Monday through Friday between 10:00 a.m. and 4:00 p.m., Mountain Time. Thank you for your attention in this matter.

We apologize that this situation has occurred and for any concern it may cause you.

William Kuhl, III President & COO

First State Bank of Pinedale

Enclosure

CreditProtectX3 is a service provided by Intersections Inc.

## Steps you can take to safeguard your personal information

To protect against the misuse of your personal information, we recommend that you consider placing a security alert on your credit bureau file. We recommend that if you are enrolling in a credit monitoring service, such as Identity Guard<sup>®</sup> CreditProtectX3<sup>SM</sup>, you enroll in the monitoring service prior to placing the security alert. Please be advised that placing the security alert first may delay establishing monitoring services.

A security alert marker would cause any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. You must contact one of the credit bureaus, below, directly to request this alert.

 TransUnion
 Equifax
 Experian

 Fraud Victim Assistance Department
 P.O. Box 740241
 P.O. Box 9532

 P.O. Box 6790
 Atlanta, GA 30374
 Allen, TX 75013

 Fullerton, CA 92634
 1-800-525-6285
 1-888-397-3742

 1-800-680-7289
 1-800-525-6285
 1-888-397-3742

We recommend that you also take these additional precautions with your accounts:

- Review account activity often, for at least the next 12 months, and report any suspicious activity immediately to the appropriate financial institution. First State Bank of Pinedale customers may monitor their First State Bank of Pinedale account activity on line by visiting www.PinedaleBank.com.
- Do not use any part of your Social Security number as passwords.
- Consider changing your First State Bank of Pinedale online banking password by calling First State Bank of Pinedale or visiting any First State Bank of Pinedale location.
- Information regarding steps you can take to protect against identity theft is available from the Federal Trade Commission at <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>. If you don't have Internet access, you can call the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338). We encourage you to report any incidents of identity theft to the FTC.

We suggest you periodically check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the nationwide consumer credit reporting companies every 12 months by visiting <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or calling 877-322-8228.

August 18, 2008

<Name>

<Address>

<Address>

Re: <Minor's Name>

### Important Information from First State Bank of Pinedale

Dear Customer:

At First State Bank of Pinedale we value the relationship we have with you and the trust you have in us. Regretfully, we have learned that a bag containing a data tape, which had information about the minor listed above and his/her First State Bank of Pinedale account(s) on it, was lost while being transported between processing sites. The tape included the minor's name, address, Social Security number and information, including account numbers, about his/her current First State Bank of Pinedale accounts and any First State Bank of Pinedale accounts he/she has closed since June 2005.

As soon as we learned that the bag did not arrive at its destination, we immediately contacted law enforcement and began our own thorough investigation. Because we believe the lost bag may have been discarded and because special equipment is needed to retrieve the tape's contents, it is highly unlikely that your information will be misused. Nevertheless, we continue to work with the authorities to locate the bag and tape.

At this time there is no indication that the information has been misused, yet we encourage you to take the steps outlined in the enclosed information sheet to reduce any potential risk. Because most minors do not have established credit, credit monitoring companies do not offer their services to minors. Therefore, we cannot extend the Identity Guard<sup>®</sup> CreditProtectX3<sup>SM</sup> to the minor referenced in this letter. However, the minor's accounts should be closely monitored and any unusual activity should be reported to First State Bank of Pinedale promptly.

If you have any questions, please call (866) 390-3921. Phone Bankers are available to assist you Monday through Friday between 10:00 a.m. and 4:00 p.m., Mountain Time. Thank you for your attention in this matter.

We apologize that this situation has occurred and for any concern it may cause you.

William Kuhl, III President & COO

First State Bank of Pinedale

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TransUnion Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92634 1-800-680-7289 Equifax P.O. Box 740241 Atlanta, GA 30374 1-800-525-6285 Experian P.O. Box 9532 Allen, TX 75013 1-888-397-3742

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